

In re:

Frantz Clairizier

Debtor

Case No. 25-10552-djb

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Aug 05, 2025

Form ID: pdf900

Total Noticed: 6

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2025:****Recip ID****Recipient Name and Address**db  
14987067  
14977563

- + Frantz Clairizier, 4208 Hellerman Street, Philadelphia, PA 19135-2606
- + PENNYMAC LOAN SERVICES, LLC, C/O Denise Carlon, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
- + Pennymac Mortgage Co., LLC, PO Box 514387, Los Angeles, CA 90051-4387

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

smg

Email/Text: megan.harper@phila.gov

Aug 06 2025 00:28:00

City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg

Email/Text: RVSVCBICNOTICE1@state.pa.us

Aug 06 2025 00:28:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

14999549

- + Email/PDF: ebnotices@pnmac.com

Aug 06 2025 00:41:00

PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410

TOTAL: 3

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2025 at the address(es) listed below:

Name

Email Address

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Aug 05, 2025

Form ID: pdf900

Total Noticed: 6

DENISE ELIZABETH CARLON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MATTHEW K. FISSEL

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, matthew.fissel@brockandscott.com

PAUL H. YOUNG

on behalf of Debtor Frantz Clairizier support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkenmedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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Frantz Clairizier aka Frantz Clairisier <u>Debtor(s)</u>	CHAPTER 13
PENNYMAC LOAN SERVICES, LLC <u>Moving Party</u> vs.	NO. 25-10552 DJB
Frantz Clairizier aka Frantz Clairisier <u>Debtor(s)</u>	11 U.S.C. Section 362
Kenneth E. West <u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of July 15, 2025, the post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$5,032.30**. Post-petition funds received after July 15, 2025, will be applied per the terms of this Stipulation as outlined herein. The arrearage is itemized as follows:

Post-Petition Payments: March 2025 through July 2025 at \$1,006.46 each  
**Total Post-Petition Arrears: \$5,032.30**

2. The Debtor shall cure said arrearages in the following manner:  
a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$5,032.30**.  
b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$5,032.30** along with the pre-petition arrears.  
c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due **August 2025** and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of **\$1,006.46** (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court may enter an Order granting Movant relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court may enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

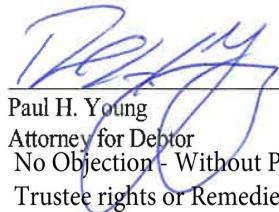
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: July 15, 2025

/s/ Matthew Fissel

Matthew Fissel, Esq.  
Attorney for Movant



Paul H. Young  
Attorney for Debtor  
No Objection - Without Prejudice to Any  
Trustee rights or Remedies

Date: August 3, 2025

/s/ LeeAne O. Huggins  
LeeAne O. Huggins  
Kenneth E. West  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2025. However, the Court retains discretion regarding entry of any further order.

Date: August 5, 2025



Bankruptcy Judge  
Derek J. Baker